

PROGRAMS AVAILABLE TO SENIORS

1. Exemptions

The town of Harvard has adopted exemption Clauses 17D and 41C. The exemption releases an individual from the requirement to pay all or a fraction of their property tax obligations. Exemptions are available to those individuals that meet the various requirements in the following categories:

Clause 17D – Elderly (70 or older) or Surviving spouse of any age Asset limits only

- 70 years or older as of July 1st of the tax year or surviving spouse of any age.
- Must be owner of domicile for at least 5 years. If the property is in a trust, you must be a trustee.
- Total value of whole estate: \$53,169
- (whole estate **does not** include the value of your residence, registered motor vehicles, cemetery plots or personal effects)
- Total amount deducted from tax bill: \$232.87
- The amount is divided between the 3rd and 4th quarter bills.

Clause 41C – Seniors Income and asset limits

- 65 years or older as of July 1st of the tax year
- Owner of domicile in Massachusetts for last 5 years and a resident of MA for the last 10 years
- Income requirements:

Single	Married
\$29,260	\$43,059
- Asset requirements:

Single	Married
\$51,256	\$70,093
- Total amount deducted from tax bill: \$1,000.
- The amount is divided between the 3rd and 4th quarter bills.

2. Tax Deferral

- 65 years or older as of July 1st of the tax year
- Owner and resident of domicile in Massachusetts for the last 5 years and also a resident of MA for the last 10 years
- Income cannot exceed \$40,000
- All or a portion of the tax can be deferred at 2% interest, provided this amount does not exceed 50% of the value of the property.
- Lien is placed on property to ensure payment of deferred amount of taxes when the sale of the property or the death of the applicant occurs.

3. Senior Work Off Program

- 60 years or older as of July 1st of the tax year

- Senior must be legal owner of property
- Work up to 93.75 hours at a rate of \$8.00 per hour, for up to a maximum of \$750 off tax bill. The amount is divided between the 3rd and 4th quarter bills.

4. Elderly and Disabled Taxation Fund

- 65 years or older as of July 1st of the tax year
- Owner of domicile
- Disabled, defined as a person who is not able to work
- Applicant must reside in the Town of Harvard
- Income limits: Single - \$35,000 Married - \$45,000
- Assets and extraordinary circumstances will be considered in determining eligibility. Amount deducted from tax bill will be determined by Tax Aid Committee.

5. Circuit Breaker Credit

Certain taxpayers age 65 or older may be eligible to claim a refundable credit on their state income taxes for the real estate taxes paid during the tax year on the residential property they own or rent in Massachusetts that is used as their principal residence. Although this is not an exemption, it is something that should be checked into. For more information, go to the Massachusetts Department of Revenue website at www.mass.gov.

6. Other Exemptions

In addition, there are also exemption programs through the Assessing Department that are not limited to just seniors. They are the Veteran's Exemption and Blind Exemption.

Veteran's Exemption

- Granted to Veteran's with 10% or more disability
- Must provide copy of disability letter with initial application
- Must have lived in Massachusetts for six months prior to entering service or five consecutive years prior to filing for exemption.
- Must live in the home as of July 1st of the tax year.
- Surviving spouse of disabled veteran may also be eligible to apply.
- Contact the Assessor's Office for more details

Blind Exemption

- Must be a legal resident of Massachusetts
- Own and occupy the property as his/her domicile
- File proof of Blindness each year with application

If you need any assistance with these programs please feel free to contact Celia Jorner in the Assessing Department at Town Hall during regular business hours or by phone at 978-456-4100 x15 or by email at cjorner@harvard.ma.us.